



PATENT
Attorney Docket No.: 74622-006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Fitzpatrick et al. CONFIRMATION NO.: 9102
SERIAL NO.: 09/712,358 GROUP NO.: 3624
FILING DATE: November 14, 2000 EXAMINER: Kyle, Charles R.
TITLE: Browser Interface and Network Based Financial System

**AMENDMENT AND RESPONSE TO OFFICE ACTION OF JANUARY 10, 2006
AND PETITION FOR ONE-MONTH EXTENSION OF TIME**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

This Amendment is being filed in response to the Office Action mailed from the U.S. Patent and Trademark Office on January 10, 2006 in the above-identified application. Reconsideration and further examination are requested.

An extension of time to respond to the Office Action is respectfully requested. A Petition for Extension of Time is being filed concurrently with this Amendment.

The Commissioner is hereby authorized to charge all fees due to Attorney's Deposit Account No. 50-3081.

Amendments to the Claims begins on page 2.

Remarks begin on page 6.

Please amend the application as follows: